



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name WSFS FINANCIAL CORPORATION

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 3
 Consolidated Assets (\$000): 14,333,914
 Peer Group Number: 1 Number in Peer Group: 128
 Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WSFS FINANCIAL CORPORATION](#)
[500 DELAWARE AVENUE](#)

[WILMINGTON, DE 19801](#)

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	13,081,876	11,453,951	7,038,013	6,826,991	
Net income (\$000)	114,774	148,809	134,743	50,244	
Number of BHCs in peer group	128	125	154	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62	3.28	3.29	48			
+ Non-interest income	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92	1.80	0.93	91			
- Overhead expense	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84	3.32	2.60	86			
- Provision for credit losses	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75	0.16	0.11	73			
+ Securities gains (losses)	0.07	0.02	87	0	0.01	60	0	0	60	0.03	0.01	75			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0.18	0	98			
= Pretax net operating income (tax equivalent)	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95	1.81	1.55	73			
Net operating income	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94	0.74	0.95	24			
Net income	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94	0.74	0.95	24			
Net income (Subchapter S adjusted)		1.18			1.17			1.41			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83	4.54	4.06	85			
Interest expense	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47	0.59	0.54	62			
Net interest income (tax equivalent)	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82	3.95	3.54	79			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89	0.22	0.10	79			
Earnings coverage of net loan and lease losses (X)	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37	11.81	0.97	43			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33	0.84	0.95	40			
Allowance for loan and lease losses / Total loans and leases	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34	0.84	0.94	39			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.71	36	0.30	0.57	21	0.66	0.57	65	0.91	0.57	82			
30-89 days past due loans and leases / Total loans and leases	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48	0.18	0.32	32			
Liquidity and Funding															
Net noncore funding dependence	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55	21.09	13.97	76			
Net short-term noncore funding dependence	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61	18.24	9.65	80			
Net loans and leases / Total assets	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22	68.68	72.64	31			
Capitalization															
Tier 1 leverage ratio	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55	9.15	10.04	29			
Holding company equity capital / Total assets	12.50	11.16	71	15.10	12.43	83	11.32	11.21	52	10.35	10.84	41			
Total equity capital (including minority interest) / Total assets	12.48	11.29	69	15.09	12.57	82	11.32	11.30	50	10.35	10.89	40			
Common equity tier 1 capital / Total risk-weighted assets	11.87	12.38	46	12.65	12.17	67	10.95	12.37	29	9.57	11.90	14			
Net loans and leases / Equity capital (X)	5.02	5.58	39	4.60	5.21	34	5.96	6.70	36	6.64	6.82	46			
Cash dividends / Net income	21.23	42.30	22	15.10	33.12	17	9.83	24.05	28	18.76	32.32	31			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			35.12			19.39				
Growth Rates															
Assets	16.95	16.68	55	69.08	9.26	96	3.56	9.35	29	3.46	9.89	22			
Equity capital	-3.17	6.99	9	125.39	10.49	99	13.33	12.50	66	5.38	13.71	24			
Net loans and leases	5.70	9.07	43	74.02	9.10	95	1.70	10.51	14	6.85	12.54	35			
Noncore funding	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15	-22.38	-3.35	27			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82	13.55	4.39	83			
Equity investment in subsidiaries / Equity capital	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80	115.15	105.17	81			
Cash from ops + noncash items + op expense / Op expense + dividends	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86	145.63	100.80	81			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	444,156	453,761	260,506	229,147		-2.12	173.29
Income from lease financing receivables.....	16,238	9,459	0	0		71.67	
Fully taxable income on loans and leases.....	460,156	462,958	260,171	228,830		-0.61	183.84
Tax-exempt income on loans and leases.....	238	262	335	317		-9.16	-40.80
Estimated tax benefit on income on loans and leases.....	968	980	1,151	2,388		-1.26	-18.37
Income on loans and leases (tax equivalent).....	461,362	464,200	261,657	231,535		-0.61	181.83
Investment interest income (tax equivalent).....	53,179	53,205	30,649	24,559		-0.05	180.52
Interest on balances due from depository institutions.....	480	3,396	451	34		-85.87	
Interest income on other earning assets.....	535	1,507	1,573	1,589		-64.50	-75.81
Total interest income (tax equivalent).....	515,556	522,308	294,330	257,717		-1.29	178.87
Interest on time deposits of \$250K or more.....	3,170	5,191	2,281	1,044		-38.93	
Interest on time deposits < \$250K.....	18,910	20,829	11,344	5,928		-9.21	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	17,182	34,055	15,443	7,932		-49.55	402.25
Interest on other borrowings and trading liabilities.....	9,188	16,069	17,431	18,551		-42.82	89.64
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			-100.00
Total interest expense.....	48,450	76,144	46,499	33,455		-36.37	207.11
Net interest income (tax equivalent).....	467,106	446,164	247,831	224,262		4.69	176.23
Non-interest income.....	190,146	160,455	152,028	122,920		18.50	114.89
Adjusted operating income (tax equivalent).....	657,252	606,619	399,859	347,182		8.35	155.16
Overhead expense.....	368,456	411,981	235,285	226,721		-10.56	125.07
Provision for credit losses.....	153,180	25,560	13,170	10,964			1866.37
Securities gains (losses).....	9,076	333	21	1,984		2625.53	56625.00
Other tax equivalent adjustments.....	0	0	0	12,000			-100.00
Pretax net operating income (tax equivalent).....	146,107	195,586	172,155	123,481		-25.30	69.68
Applicable income taxes.....	31,636	46,452	36,055	58,246		-31.90	4.50
Tax equivalent adjustments.....	1,151	1,216	1,357	14,991		-5.35	-49.93
Applicable income taxes (tax equivalent).....	32,787	47,668	37,412	73,237		-31.22	0.66
Minority interest.....	-1,454	-891	0	0			
Net income before discontinued operations, net of minority interest.....	114,774	148,809	134,743	50,244		-22.87	114.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	114,774	148,809	134,743	50,244		-22.87	114.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	113,320	147,918	134,743	50,244		-23.39	111.68
Investment securities income (tax equivalent).....	53,179	53,205	30,649	24,559		-0.05	180.52
US Treasury and agency securities (excluding mortgage-backed securities).....	1,142	0	0	137			284.51
Mortgage-backed securities.....	48,377	48,954	26,065	19,308		-1.18	241.33
All other securities.....	3,660	4,251	4,584	5,114		-13.90	-18.43
Cash dividends declared.....	24,369	22,463	13,249	9,425		8.49	305.88
Common.....	24,369	22,463	13,249	9,425		8.49	305.88
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.94	3.27	87	4.56	4	85	4.18	4.08	62	3.77	3.78	47			
Less: Interest expense	0.37	0.48	39	0.66	0.98	27	0.66	0.75	37	0.49	0.50	51			
Equals: Net interest income (tax equivalent)	3.57	2.77	89	3.90	3.01	88	3.52	3.33	62	3.28	3.29	48			
Plus: Non-interest income	1.45	1.21	67	1.40	1.32	63	2.16	0.90	92	1.80	0.93	91			
Equals: adjusted operating income (tax equivalent)	5.02	4.04	88	5.30	4.41	85	5.68	4.27	91	5.09	4.26	87			
Less: Overhead expense	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84	3.32	2.60	86			
Less: Provision for credit losses	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75	0.16	0.11	73			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.07	0.02	87	0	0.01	60	0	0	60	0.03	0.01	75			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0.18	0	98			
Equals: Pretax net operating income (tax equivalent)	1.12	1.04	52	1.71	1.56	61	2.45	1.55	95	1.81	1.55	73			
Less: Applicable income taxes (tax equivalent)	0.25	0.23	55	0.42	0.36	67	0.53	0.32	94	1.07	0.59	95			
Less: Minority interest	-0.01	0	0	-0.01	0	1	0	0	46	0	0	47			
Equals: Net operating income	0.88	0.81	53	1.30	1.19	59	1.91	1.22	94	0.74	0.95	24			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.88	0.82	52	1.30	1.19	59	1.91	1.22	94	0.74	0.95	24			
Memo: Net income (last four quarters)	0.88	0.82	52	1.30	1.19	58	1.91	1.22	94	0.74	0.95	24			
Net income—BHC and noncontrolling (minority) interest	0.87	0.83	52	1.29	1.20	57	1.91	1.22	94	0.74	0.95	24			
Margin Analysis															
Average earning assets / Average assets	90.09	92.32	21	87.57	91.05	15	86.40	93.23	1	83.09	93.19	0			
Average interest-bearing funds / Average assets	62.73	64.06	46	63.06	65.57	40	67.70	70.70	36	68.25	70.06	43			
Interest income (tax equivalent) / Average earning assets	4.37	3.55	91	5.21	4.41	88	4.84	4.38	83	4.54	4.06	85			
Interest expense / Average earning assets	0.41	0.52	39	0.76	1.08	28	0.76	0.81	47	0.59	0.54	62			
Net interest income (tax equivalent) / Average earning assets	3.96	3.01	90	4.45	3.33	92	4.08	3.58	82	3.95	3.54	79			
Yield or Cost															
Total loans and leases (tax equivalent)	5.04	4.27	87	5.79	5.09	84	5.35	4.85	83	4.96	4.52	81			
Interest-bearing bank balances	0.10	0.27	3	5.87	2.04	99	1.38	1.88	20	0.12	1.13	2			
Federal funds sold and reverse repos		0.68			2.44			1.50			0.83				
Trading assets		0.60			0.99			0.70			0.48				
Total earning assets	4.36	3.51	91	5.20	4.36	88	4.82	4.33	84	4.49	3.98	86			
Investment securities (tax equivalent)	2.34	2.25	60	2.86	2.76	61	2.75	2.69	54	2.52	2.61	45			
US Treasury and agency securities (excluding mortgage-backed securities)	0.87	1.75	15		2.32			2.20		1.52	1.66	38			
Mortgage-backed securities	2.35	2.05	78	2.77	2.61	71	2.49	2.44	61	2.37	2.19	74			
All other securities	3.01	3.24	45	3.04	4.06	19	2.96	3.74	23	3.14	3.85	32			
Interest-bearing deposits	0.52	0.53	54	0.92	1.10	36	0.76	0.85	43	0.41	0.52	39			
Time deposits of \$250K or more	1.58	1.42	63	2.26	1.96	72	1.58	1.57	43						
Time deposits < \$250K	1.62	1.36	69	1.76	1.82	42	1.64	1.42	71						
Other domestic deposits	0.26	0.36	40	0.64	0.93	31	0.49	0.64	41						
Foreign deposits		0.42			1.19			1.85			0.84				
Federal funds purchased and repos	1.34	0.62	85	2.19	1.86	64	1.89	1.03	79	1.11	0.68	75			
Other borrowed funds and trading liabilities	3.23	1.50	92	2.90	2.38	76	2.33	2.10	76	1.75	1.48	75			
All interest-bearing funds	0.59	0.74	37	1.05	1.49	26	0.98	1.06	41	0.72	0.71	55			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	190,146	160,455	152,028	122,920	
Fiduciary activities income	45,657	39,533	36,716	32,584	
Service charges on deposit accounts - domestic	21,216	24,344	19,941	19,515	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	3,314	2,759	2,617	1,301	
Insurance activities revenue	3	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	525	192	-110	-123	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	55,162	13,657	12,926	7,966	
Other non-interest income	64,269	79,970	79,938	61,677	
Total overhead expenses	368,456	411,981	235,285	226,721	
Personnel expense	195,246	209,922	124,341	115,095	
Net occupancy expense	56,132	66,097	32,416	31,987	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	10,936	9,687	2,832	3,043	
Other operating expenses	106,142	126,275	75,696	76,596	
Fee income on mutual funds and annuities	2,597	2,104	1,999	791	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,838	1,782	1,177	1,159	
Average personnel expense per employee	106.23	117.80	105.64	99.31	
Average assets per employee	7,117.45	6,427.58	5,979.62	5,890.42	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.37	2.02	46	1.31	2.72	39	1.31	1.69	56	0.64	1.89	42			
Overhead expenses / Net Interest Income + non-interest income	56.16	62.28	30	68.05	61.29	76	59.04	61.22	40	65.87	62.21	71			
Percent of Average Assets															
Total overhead expense	2.82	2.57	69	3.60	2.69	84	3.34	2.58	84	3.32	2.60	86			
Personnel expense	1.49	1.30	68	1.83	1.41	84	1.77	1.46	77	1.69	1.47	70			
Net occupancy expense	0.43	0.26	94	0.58	0.28	97	0.46	0.31	90	0.47	0.32	89			
Other operating expenses	0.89	0.94	65	1.19	0.97	77	1.12	0.79	85	1.17	0.79	88			
Overhead less non-interest income	1.36	1.25	58	2.20	1.32	92	1.18	1.65	14	1.52	1.65	34			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.06	61.82	30	67.91	60.64	78	58.84	60.51	43	65.30	61.01	73			
Personnel expense	29.71	32.36	29	34.61	32.39	60	31.10	34.42	26	33.15	34.72	40			
Net occupancy expense	8.54	6.58	79	10.90	6.52	96	8.11	7.33	63	9.21	7.51	76			
Other operating expenses	17.81	22.28	34	22.41	21.20	68	19.64	18.28	65	22.94	18.30	88			
Total non-interest income	28.93	28.83	56	26.45	29.23	54	38.02	20.30	90	35.41	21.24	90			
Fiduciary activities income	6.95	2.09	89	6.52	1.97	88	9.18	1.95	93	9.39	1.95	92			
Service charges on domestic deposit accounts	3.23	3.27	48	4.01	3.88	50	4.99	3.58	77	5.62	3.83	82			
Trading revenue	0	1.28	25	0	1.18	22	0	0.03	46	0	0.07	40			
Investment banking fees and commissions	0.50	2.46	30	0.45	3.54	24	0.65	0.85	56	0.37	0.92	43			
Insurance activities revenue	0	0.41	24	0	0.47	11	0	0.46	19	0	0.44	17			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0	49	0	0	48			
Net servicing fees	0.08	0.01	62	0.03	0.28	39	-0.03	0.52	0	-0.04	0.40	1			
Net securitization income	0	0	45	0	0.01	44	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	8.39	3.92	82	2.25	1.86	66	3.23	1.98	76	2.29	2.38	61			
Other non-interest income	9.78	9.65	61	13.18	10.04	72	19.99	7.05	96	17.77	7.34	92			
Overhead less non-interest income	27.13	31.93	32	41.46	31.06	82	20.82	39.75	6	29.90	39.09	16			
Applicable income taxes / Pretax net operating income (tax equivalent)	21.65	18.63	68	23.75	20.56	76	20.94	18.37	60	47.17	33.75	88			
Applicable income tax + TE / Pretax net operating income + TE	22.44	21.18	52	24.37	23.23	65	21.73	21.35	46	59.31	38.57	93			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	6,689,394	6,686,898	3,805,947	3,782,847		0.04	116.38
Commercial and industrial loans	1,960,184	1,291,643	945,575	930,760		51.76	198.69
Loans to individuals	340,192	380,458	164,994	122,387		-10.58	513.62
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	4,449	4,896	4,807	7,312		-9.13	-75.76
Other loans and leases	260,008	201,160	14,801	12,657		29.25	1224.48
Less: Unearned income	31,947	9,143	7,348	7,991		249.41	255.36
Loans and leases, net of unearned income	9,222,280	8,555,912	4,928,776	4,847,972		7.79	140.65
Less: Allowance for loan and lease losses	228,804	47,576	39,539	40,599		380.92	516.91
Net loans and leases	8,993,476	8,508,336	4,889,237	4,807,373		5.70	136.97
Debt securities that reprice or mature in over 1 year	2,639,660	2,075,866	1,354,011	998,364		27.16	199.48
Mutual funds and equity securities	0	0	0	623			
Subtotal	11,633,136	10,584,202	6,243,248	5,806,360		9.91	148.75
Interest-bearing bank balances	1,138,788	83,911	25,875	16,285		1257.14	7646.33
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,144	2,649	1,018	322		-56.81	-79.13
Trading assets	0	0	0	0			
Total earning assets	12,773,068	10,670,762	6,270,141	5,822,967		19.70	171.96
Non-interest-bearing cash and due from depository institutions	506,863	487,841	594,882	707,581		3.90	-7.25
Premises, fixed assets, and leases	247,399	270,581	44,881	47,911		-8.57	522.97
Other real estate owned	3,061	2,605	2,668	2,503		17.50	-39.74
Investment in unconsolidated subsidiaries	6,029	6,874	2,011	2,011		-12.29	140.10
Intangible and other assets	797,500	817,639	334,287	416,567		-2.46	169.93
Total assets	14,333,914	12,256,302	7,248,870	6,999,540		16.95	156.61
Quarterly average assets	13,691,815	12,195,619	7,134,202	6,930,527		12.27	152.02
Average loans and leases (YTD)	9,162,040	8,014,470	4,894,518	4,671,751		14.32	167.12
Memoranda							
Loans held-for-sale	197,541	83,872	25,318	31,055		135.53	372.51
Loans not held-for-sale	9,024,739	8,472,040	4,903,458	4,816,917		6.52	138.09
Real estate loans secured by 1-4 family	2,110,100	2,204,711	1,068,414	1,037,977		-4.29	137.65
Commercial real estate loans	4,544,315	4,443,428	2,689,748	2,698,166		2.27	109.93
Construction and land development	743,159	598,407	320,840	268,944		24.19	196.58
Multifamily	448,733	601,301	139,304	149,569		-25.37	202.68
Nonfarm nonresidential	3,352,423	3,243,720	2,229,604	2,279,653		3.35	89.85
Real estate loans secured by farmland	34,979	38,759	47,785	46,704		-9.75	-10.34
Total investment securities	2,640,804	2,078,515	1,355,029	999,309		27.05	197.76
U.S. Treasury securities	0	0	0	0			-100.00
US agency securities (excluding mortgage-backed securities)	232,107	0	0	0			1007.43
Municipal securities	111,246	131,600	149,950	161,186		-15.47	-32.93
Mortgage-backed securities	2,296,950	1,944,914	1,205,079	837,500		18.10	232.84
Asset-backed securities	0	0	0	0			
Other debt securities	501	2,001	0	0		-74.96	
Mutual funds and equity securities	0	0	0	623			
Available-for-sale securities	2,529,057	1,944,914	1,205,079	838,123		30.03	250.76
U.S. Treasury securities	0	0	0	0			-100.00
US agency securities (excluding mortgage-backed securities)	232,107	0	0	0			1007.43
Municipal securities	0	0	0	0			
Mortgage-backed securities	2,296,950	1,944,914	1,205,079	837,500		18.10	232.84
Asset-backed securities	0	0	0	0			
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	623			
Held-to-maturity securities appreciation (depreciation)	4,680	3,024	-519	1,667		54.76	148.80
Available-for-sale securities appreciation (depreciation)	78,793	35,432	-19,148	-10,311		122.38	
Structured notes, fair value	0	0	0	0			
Pledged securities	1,295,135	1,048,959	915,033	686,902		23.47	183.38

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,073,570	849,433	781,973	524,719		26.39	113.05
NOW, ATS and transaction accounts	774,833	620,143	475,529	499,784		24.94	126.44
Time deposits less brokered deposits) < \$250K	836,126	1,035,200	460,918	384,143		-19.23	
MMDA and other savings accounts	8,784,836	6,581,572	3,587,346	3,468,034		33.48	244.29
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	11,469,365	9,086,348	5,305,766	4,876,680		26.23	218.08
Time deposits of \$250K or more	170,894	258,030	143,646	141,553		-33.77	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	195,000	157,975	28,000		-100.00	-100.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	27,013	49,462	313,739	716,157		-45.39	-95.58
Other borrowings w/remaining maturity over 1 year	246,617	177,815	161,063	126,638		38.69	240.29
Brokered deposits < \$250K	216,405	242,479	191,019	229,371		-10.75	
Noncore funding	660,929	922,786	967,442	1,241,719		-28.38	-45.96
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	67,011	67,011	67,011	67,011		0.00	-45.08
Other liabilities	347,129	330,666	87,731	89,785		4.98	534.44
Total liabilities	12,544,434	10,406,811	6,427,950	6,275,195		20.54	150.61
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	576	575	569	563		0.17	2.86
Common surplus	1,053,022	1,049,064	349,810	336,271		0.38	310.64
Retained earnings	977,414	917,377	791,031	669,557		6.54	71.29
Accumulated other comprehensive income	56,007	23,501	-15,394	-8,152		138.32	7946.98
Other equity capital components	-295,293	-140,211	-305,096	-273,894			
Total holding company equity capital	1,791,726	1,850,306	820,920	724,345		-3.17	208.67
Noncontrolling (minority) interest in subsidiaries	-2,246	-815	0	0			
Total equity capital, including minority interest	1,789,480	1,849,491	820,920	724,345		-3.24	208.28
Total liabilities and capital	14,333,914	12,256,302	7,248,870	6,999,540		16.95	156.61
Memoranda							
Non-interest-bearing deposits	3,415,021	2,189,573	1,626,252	1,420,760		55.97	256.39
Interest-bearing deposits	8,441,643	7,397,284	4,014,179	3,826,844		14.12	176.02
Total deposits	11,856,664	9,586,857	5,640,431	5,247,604		23.68	195.19
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,850,306	820,920	724,345	687,336			
Accounting restatements	-30,368	0	0	0			
Net income	114,774	148,809	134,743	50,244			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	4,709	11,363	13,545	6,817			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	155,832	97,186	31,202	11,752			
Changes incident to business combinations	0	949,968	0	0			
Less: Dividends declared	24,369	22,463	13,249	9,425			
Change in other comprehensive income	32,506	38,895	-7,262	1,125			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	1,791,726	1,850,306	820,920	724,345			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	46.67	36.22	71	54.56	37.78	78	52.50	53.63	45	54.04	53.41	52			
Commercial and industrial loans	13.68	13.52	50	10.54	12.02	43	13.04	11.42	65	13.30	10.82	67			
Loans to individuals	2.37	3.40	58	3.10	4.20	54	2.28	2.65	69	1.75	2.58	65			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0	44	0	0	45			
Agricultural loans	0.03	0.19	48	0.04	0.24	50	0.07	0.47	49	0.10	0.51	55			
Other loans and leases	1.81	4.63	26	1.64	5.01	21	0.20	2.64	18	0.18	2.62	17			
Net loans and leases	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22	68.68	72.64	31			
Debt securities over 1 year	18.42	15.55	64	16.94	14.60	62	18.68	13.20	78	14.26	13.96	55			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	19	0.01	0.07	41			
Subtotal	81.16	78.16	54	86.36	79.65	70	86.13	87.24	34	82.95	87.26	18			
Interest-bearing bank balances	7.94	7.51	55	0.68	3.06	20	0.36	2.30	14	0.23	2.34	12			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	0.01	1.68	2	0.02	1.91	3	0.01	2.14	5	0	1.92	4			
Trading assets	0	1.01	17	0	1.19	15	0	0.02	38	0	0.02	35			
Total earning assets	89.11	91.05	23	87.06	89.53	23	86.50	92.24	1	83.19	92.22	0			
Non-interest cash and due from depository institutions	3.54	1.07	99	3.98	1.14	99	8.21	1.25	99	10.11	1.26	99			
Other real estate owned															
Other real estate owned	0.02	0.02	62	0.02	0.03	52	0.04	0.04	63	0.04	0.06	50			
All other assets	7.35	7.82	42	8.96	9.27	48	5.30	6.39	34	6.70	6.45	54			
Memoranda															
Short-term investments	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3	0.24	4.63	1			
U.S. Treasury securities	0	0.84	17	0	1.03	11	0	0.37	27	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	1.62	0.63	84	0	0.54	13	0	1.67	7	0	1.50	7			
Municipal securities	0.78	1.69	48	1.07	1.34	57	2.07	2.66	53	2.30	2.97	51			
Mortgage-backed securities	16.02	11.75	70	15.87	11.44	77	16.62	8.73	85	11.97	9.19	69			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.26	33	0	0.23	34			
Other debt securities	0	0.42	26	0.02	0.39	34	0	0.52	16	0	0.48	16			
Loans held-for-sale	1.38	0.52	85	0.68	0.39	74	0.35	0.29	76	0.44	0.32	79			
Loans held for investment	62.96	61.72	44	69.12	63.50	54	67.64	73.24	23	68.82	72.42	32			
Real estate loans secured by 1-4 family	14.72	11.91	62	17.99	13.29	69	14.74	16.83	49	14.83	16.44	50			
Revolving	2.51	1.66	66	3.10	2.07	69	4	2.43	76	4.17	2.71	71			
Closed-end, secured by first liens	9.41	9.81	51	12.56	10.69	62	8.01	13.60	27	9.07	13.03	37			
Closed-end, secured by junior liens	2.81	0.22	98	2.33	0.28	97	2.73	0.41	98	1.59	0.39	95			
Commercial real estate loans	31.70	22.22	72	36.25	22.23	83	37.11	33.39	65	38.55	33.79	64			
Construction and land development	5.18	3.40	75	4.88	3.44	69	4.43	4.78	55	3.84	4.55	45			
Multifamily	3.13	3.12	59	4.91	3.01	80	1.92	5.12	27	2.14	5.32	30			
Nonfarm nonresidential	23.39	14.72	80	26.47	14.69	84	30.76	21.85	83	32.57	22.30	85			
Real estate loans secured by farmland	0.24	0.33	64	0.32	0.36	67	0.66	0.88	64	0.67	0.81	63			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	72.54	57.15	78	78.16	57.46	82	77.22	72.88	56	78.03	73.20	55			
Real estate loans secured by 1-4 family	22.88	19.43	61	25.77	20.75	65	21.68	23.13	51	21.41	22.92	51			
Revolving	3.90	2.64	67	4.43	3.15	68	5.88	3.34	79	6.02	3.76	73			
Closed-end	18.98	16.59	63	21.33	17.39	66	15.79	19.33	47	15.39	18.68	47			
Commercial real estate loans	49.28	34.63	80	51.93	33.52	85	54.57	45.57	72	55.66	46.38	74			
Construction and land development	8.06	5.26	75	6.99	5.09	69	6.51	6.53	57	5.55	6.35	46			
1-4 family	0.81	0.93	57	1.07	0.94	64	0.65	1.52	37	0.88	1.50	46			
Other	7.25	4.19	81	5.92	4.02	73	5.86	4.90	65	4.67	4.76	53			
Multifamily	4.87	4.96	57	7.03	4.69	76	2.83	6.76	29	3.09	7.13	30			
Nonfarm nonresidential	36.35	22.93	83	37.91	22.15	88	45.24	30.16	91	47.02	30.84	91			
Owner-occupied	14.60	7.68	86	15.76	7.72	88	22.45	10.31	96	23.56	10.55	98			
Other	21.75	14.95	76	22.15	14.34	76	22.78	19.35	69	23.47	19.91	67			
Real estate loans secured by farmland	0.38	0.54	65	0.45	0.55	67	0.97	1.27	63	0.96	1.19	61			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0	44	0	0	45			
Commercial and industrial loans	21.25	22.17	48	15.10	19.53	39	19.18	16.21	69	19.20	15.52	70			
Loans to individuals	3.69	6.13	56	4.45	7.13	55	3.35	3.89	69	2.52	3.90	64			
Credit card loans	0.07	0.65	58	0.07	0.81	53	0.07	0.04	80	0.03	0.03	79			
Agricultural loans	0.05	0.32	44	0.06	0.37	46	0.10	0.69	50	0.15	0.76	55			
Other loans and leases	2.82	9.09	26	2.35	9.85	21	0.30	3.74	16	0.26	3.75	16			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	448.30	381.27	57	480.16	391.26	62	500.60	505.61	47	574.43	518.19	63			
Real estate loans secured by 1-4 family	141.41	125.03	57	158.31	138.18	60	140.53	161.34	49	157.62	159.68	56			
Revolving	24.08	17.42	65	27.25	21.26	63	38.14	23.52	74	44.30	26.74	73			
Closed-end	117.33	106.14	57	131.07	115.20	60	102.39	134.73	43	113.32	130.06	48			
Commercial real estate loans	304.54	234.65	64	319.07	229.44	69	353.79	316.03	65	409.72	328.67	76			
Construction and land development	49.80	35.62	69	42.97	34.95	64	42.20	44.92	52	40.84	44.44	49			
1-4 family	5.01	6.34	53	6.59	6.61	58	4.22	10.21	33	6.49	10.44	50			
Other	44.79	28.16	74	36.38	27.32	66	37.98	33.75	59	34.35	33.34	55			
Multifamily	30.07	32.74	56	43.18	31.04	75	18.32	48.38	27	22.71	51.49	34			
Nonfarm nonresidential	224.67	155.06	72	232.92	152.10	74	293.26	208.15	81	346.17	217.26	91			
Owner-occupied	90.23	52.37	79	96.85	53.07	81	145.57	70.68	93	173.42	73.43	96			
Other	134.44	100.54	66	136.07	97.41	67	147.70	134.17	61	172.74	140.40	69			
Real estate loans secured by farmland	2.34	3.44	64	2.78	3.60	64	6.29	8.13	65	7.09	7.80	63			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45			
Commercial and industrial loans	131.36	139.91	46	92.75	122.02	38	124.37	107.07	63	141.34	105.25	71			
Loans to individuals	22.80	37.47	57	27.32	43.51	53	21.70	24.45	69	18.58	23.98	67			
Credit card loans	0.41	3.30	58	0.40	4.34	54	0.48	0.24	81	0.25	0.19	79			
Agricultural loans	0.30	1.88	46	0.35	2.18	49	0.63	4.49	49	1.11	4.90	55			
Other loans and leases	17.42	49.54	27	14.44	52.44	19	1.95	25.58	18	1.92	25.83	16			
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.68	27.32	67	36.17	26.45	73	32.12	35.09	43	32.10	35.69	42			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	214.31	183.76	56	222.22	178.57	58	208.22	243.62	38	236.30	253.35	51			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	304.54	240.85	62	319.07	236.10	67	353.79	318.90	63	409.72	331.68	76			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	7.95	11.17	40	0.71	7.63	3	0.37	4.70	3	0.24	4.63	1			
Liquid assets	29.12	26.22	64	20.53	22.44	53	25.19	15.56	85	22.31	15.94	79			
Investment securities	18.42	17.85	56	16.96	16.99	53	18.69	16.02	67	14.28	16.65	42			
Net loans and leases	62.74	61.58	44	69.42	63.77	56	67.45	73.30	22	68.68	72.64	31			
Net loans, leases and standby letters of credit	63.39	62.48	43	70.27	64.84	55	68.43	73.71	25	69.75	73.08	34			
Core deposits	80.02	70.67	79	74.14	63.09	71	73.19	69.97	61	69.67	69.79	48			
Noncore funding	4.61	14.13	17	7.53	19.36	15	13.35	16.58	37	17.74	17.09	54			
Time deposits of \$250K or more	1.19	2.11	32	2.11	2.94	41	1.98	4.28	20	2.02	3.54	32			
Foreign deposits	0	0.36	39	0	0.43	38	0	0	49	0	0	49			
Federal funds purchased and repos	0	1.47	10	1.59	1.94	60	2.18	0.96	80	0.40	1.20	40			
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	48			
Net federal funds purchased (sold)	0	0.54	30	1.59	0.48	76	2.18	0.97	81	0.40	1.21	41			
Commercial paper	0	0.01	44	0	0.02	45	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.19	1.24	37	0.40	3.01	20	4.33	3.63	61	10.23	4.47	81			
Earning assets that reprice within 1 year	52.55	39.38	84	39.90	39.29	51	43.51	32.35	76	45.97	33.41	75			
Interest-bearing liabilities that reprice within 1 year	5.57	8.20	43	7.34	10.19	33	6.07	18.20	16	4.80	16.67	9			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	46.99	29.11	89	32.56	26.63	62	37.44	12.98	90	41.16	15.65	91			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.12	3.20	31	7.90	14.45	30	15.06	13.54	55	21.09	13.97	76			
Net short-term noncore funding dependence	-6.69	-4.76	37	5.09	3.38	49	11.72	8.57	61	18.24	9.65	80			
Short-term investment / Short-term noncore funding	315.18	184.19	80	13.84	77.77	16	3.54	62.28	4	1.54	46.67	1			
Liquid assets - short-term noncore funding / Nonliquid assets	37.53	28.18	72	19.42	16.97	62	19.68	4.17	83	8.92	3.68	71			
Net loans and leases / Total deposits	75.85	79.43	39	88.75	90.31	43	86.68	92.88	27	91.61	92.86	40			
Net loans and leases / Core deposits	78.41	88.34	32	93.64	103.93	36	92.15	106.50	21	98.58	105.03	37			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.36	1.57	30	0.22	0.72	39	-0.07	-0.47	62	0.27	-0.05	87			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	6.13	4.31	75	2.63	1.36	80	-2.66	-1.95	29	-1.67	-0.62	16			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	4.23	11.38	53	6.43	12.67	53	11.07	10.76	67	16.13	13.07	61			
Available-for-sale securities	95.77	87.23	49	93.57	85.40	49	88.93	88.32	34	83.87	86.93	38			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	2.08	27	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	8.79	4.01	80	0	3.49	13	0	11	7	0	10.16	7			
Municipal securities	4.21	9.83	45	6.33	7.75	56	11.07	16.63	47	16.13	17.86	53			
Mortgage-backed securities	86.98	66.64	75	93.57	67.43	88	88.93	54.50	92	83.81	55.76	88			
Asset-backed securities	0	1.91	24	0	1.66	24	0	1.54	33	0	1.31	34			
Other debt securities	0.02	3.01	26	0.10	2.94	34	0	3.75	16	0	3.25	16			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.41	19	0.06	0.58	42			
Debt securities 1 year or less	0.04	10.55	1	0.13	11.86	2	0.08	13.91	5	0.03	11.90	4			
Debt securities 1 to 5 years	1.55	17.03	11	1.27	17.94	10	1.93	23.42	8	2.27	23.53	9			
Debt securities over 5 years	98.41	69.86	95	98.60	66.02	99	98	58.36	96	97.63	60.73	95			
Pledged securities	49.04	35.67	69	50.47	30.57	77	67.53	42.20	78	68.74	46.78	75			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	1,216.93	183.32	97	221.87	26.69	94	61.94	16.28	80	-71.41	6.96	3			
Investment securities	27.05	23.62	66	53.39	11.75	89	35.60	8.02	88	4.22	4.99	55			
Core deposits	26.23	26.88	54	71.25	11.23	96	8.80	10.40	55	12.39	13.94	52			
Noncore funding	-28.38	-12.18	32	-4.62	6.59	31	-22.09	6.76	15	-22.38	-3.35	27			

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,451,491	2,406,874	1,385,291	1,376,250	
Commit: Secured commercial real estate loans	567,431	531,925	298,854	318,627	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	55,852	48,698	31,860	16,907	
Securities underwriting	0	0	0	0	
Standby letters of credit	93,069	104,070	70,992	75,044	
Commercial and similar letters of credit	13	19	241	402	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	419,219	206,594	65,225	82,450	
Written options contracts (interest rate)	238,849	124,029	42,439	51,395	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	1,300,237	1,231,894	656,499	636,797	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	113,177	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.10	22.01	38	19.64	23.52	46	19.11	17.31	65	19.66	17.28	66			
Standby letters of credit	0.65	0.71	63	0.85	0.84	63	0.98	0.35	93	1.07	0.40	89			
Commercial and similar letters of credit	0	0.02	43	0	0.02	38	0	0.01	74	0.01	0.01	73			
Securities lent	0	0.18	40	0	0.40	39	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0	47	0	0	48			
Derivative contracts	14.45	48.62	37	12.75	68.47	32	10.54	6.51	72	11.01	6.82	73			
Interest rate contracts	13.66	34.36	38	12.75	47.31	35	10.54	6.40	72	11.01	6.72	73			
Interest rate futures and forward contracts	2.92	6.21	72	1.69	10.67	69	0.90	0.25	85	1.18	0.28	87			
Written options contracts (interest rate)	1.67	2.18	64	1.01	2.47	65	0.59	0.26	80	0.73	0.28	85			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	0.07	40	0	0.08	41			
Interest rate swaps	9.07	20.83	38	10.05	28.86	37	9.06	5.18	74	9.10	5.41	73			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0.79	1.86	80	0	3.32	31	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	0	48	0	0	48			
Commodity and other swaps	0.79	0.32	85	0	0.38	35	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	26.76	42.82	34	30.03	45.53	38	28.30	25.18	64	29.46	25.74	65			

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Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	2,071,482	1,562,517	764,163	770,642	
Interest rate contracts	1,958,305	1,562,517	764,163	770,642	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	113,177	0	0	0	
Derivatives Position					
Futures and forwards	419,219	206,594	65,225	82,450	
Written options	238,849	124,029	42,439	51,395	
Exchange-traded	0	0	0	0	
Over-the-counter	238,849	124,029	42,439	51,395	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	1,413,414	1,231,894	656,499	636,797	
Held for trading					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	1,958,305	1,562,517	764,163	770,642	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	113,177	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	278,031	167,496	93,917	81,295	
Over 1 year to 5 years	362,823	376,361	336,390	375,474	
Over 5 years	1,011,409	812,066	268,631	231,423	
Gross negative fair value (absolute value)					
	117,823	33,691	7,970	8,647	
Gross positive fair value					
Held for trading	0	0	0	0	
Non-traded	14,247	4,836	747	2,824	
Current credit exposure on risk-based capital derivative contracts	5,369	2,520	0	0	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

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Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	94.54	94.10	31	100	93.44	80	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	5.46	1.17	85	0	1.64	31	0	0	47	0	0	47			
Futures and forwards															
Written options	20.24	14.05	68	13.22	13.49	63	8.54	11.75	65	10.70	12.76	65			
Exchange-traded	11.53	8.18	71	7.94	5.91	70	5.55	11.14	60	6.67	9.73	60			
Over-the-counter	0	0.14	40	0	0.15	42	0	0	49	0	0	49			
Purchased options	11.53	7.73	73	7.94	5.10	74	5.55	10.65	60	6.67	9.46	61			
Exchange-traded	0	3.42	19	0	4.42	18	0	1.29	38	0	1.44	38			
Over-the-counter	0	0.15	40	0	0.28	39	0	0	49	0	0	49			
Swaps	0	2.86	21	0	3.35	18	0	1.22	38	0	1.27	39			
Held for trading	68.23	68.76	40	78.84	69.75	46	85.91	65.42	48	82.63	66.04	45			
Interest rate contracts															
Foreign exchange contracts	0	43.53	19	0	44.16	18	0	13.60	38	0	16.18	35			
Equity, commodity, and other contracts	0	36.62	19	0	37.24	18	0	12.87	38	0	16.40	36			
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.60	32	0	1.60	30	0	0	48	0	0	47			
Equity, commodity, and other contracts															
Non-traded	0	0.68	38	0	0.83	36	0	0	49	0	0	49			
Non-traded															
Interest rate contracts	100	56.47	80	100	55.84	81	100	86.40	61	100	83.82	64			
Foreign exchange contracts	94.54	53.82	67	100	52.22	88	100	85.51	64	100	83.04	68			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	5.46	0.10	96	0	0.13	38	0	0	48	0	0	48			
Over 1 year to 5 years	79.76	91.48	21	86.78	93.86	21	91.46	82.85	40	89.30	87.47	36			
Over 5 years	13.42	32.05	42	10.72	32.17	35	12.29	12.75	65	10.55	15.62	59			
Gross negative fair value (absolute value)	17.52	27.06	37	24.09	30.45	47	44.02	22.66	75	48.72	21.68	83			
Gross positive fair value	48.83	29.56	73	51.97	28.09	74	35.15	36.28	48	30.03	37.90	42			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	5.69	1.55	98	2.16	0.83	91	1.04	0.66	73	1.12	0.50	86			
Gross positive fair value (X)	0.69	2.23	9	0.31	1.19	11	0.10	1.10	8	0.37	0.92	16			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.07	80	0.03	0.06	66	0.01	0.01	81	0.01	0	89			
Gross positive fair value (X)	0.01	0.09	19	0	0.07	19	0	0.01	32	0	0.01	53			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0	40	0	0	37			
Non-traded (X)	0.01	0.02	55	0	0.01	54	0	0.01	41	0	0	67			
Current credit exposure (X)	0	0.06	23	0	0.05	20	0	0	18	0	0	16			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.85	20	0.02	0.73	20	0	0.06	18	0	0.05	16			

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	47,576	39,539	40,599	39,751	
Gross losses	13,249	22,273	16,983	13,846	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	5,720	4,750	2,753	3,730	
Net losses	7,529	17,523	14,230	10,116	
Provision for loan and lease losses	153,174	25,560	13,170	10,964	
Adjustments	35,583	0	0	0	
Ending balance	228,804	47,576	39,539	40,599	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	1.17	0.51	93	0.22	0.15	73	0.19	0.12	75	0.16	0.11	73			
Provision for loan and lease losses / Average loans and leases	1.67	0.82	89	0.32	0.24	72	0.27	0.16	78	0.23	0.16	73			
Provision for loan and lease losses / Net loan and lease losses	2,034.45	487.86	93	145.87	130.58	69	92.55	182.69	27	108.38	110.75	41			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.54	1.58	86	0.56	0.83	26	0.81	0.94	33	0.84	0.95	40			
Allowance for loan and lease losses / Total loans and leases	2.48	1.55	86	0.56	0.81	26	0.80	0.93	34	0.84	0.94	39			
Allowance for loan and lease losses / Net loans and leases losses (X)	30.39	11.58	88	2.72	8.03	26	2.78	21.35	9	4.01	16.23	25			
Allowance for loan and lease losses / Nonaccrual assets	545.97	299.17	86	207.56	218.72	65	131.56	285.36	29	97.14	270.69	15			
ALLL / 90+ days past due + nonaccrual loans and leases	390.44	244.34	79	121.76	151.73	48	128	259.30	31	96.01	232.03	20			
Gross loan and lease losses / Average loans and leases	0.14	0.34	31	0.28	0.28	58	0.35	0.15	86	0.30	0.16	79			
Recoveries / Average loans and leases	0.06	0.07	55	0.06	0.08	46	0.06	0.05	63	0.08	0.06	72			
Net losses / Average loans and leases	0.08	0.27	27	0.22	0.21	60	0.29	0.09	89	0.22	0.10	79			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	48	0	0	48			
Recoveries / Prior year-end losses	25.68	33.98	42	27.97	36.22	43	19.88	51.25	27	27.59	50.41	40			
Earnings coverage of net loan and lease losses (X)	39.60	22.91	82	12.55	24.40	46	12.93	29.27	37	11.81	0.97	43			

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.04	42	0	0.01	46	0.07	0.01	90	0.14	0.02	97			
Real estate loans secured by 1-4 family	-0.01	0.01	33	0.02	0.01	69	0.09	0.01	91	0.08	0.03	85			
Revolving	-0.02	0.01	32	0.10	0.02	81	0.09	0.02	78	0.33	0.03	95			
Closed-end	0	0	40	0.01	0	61	0.09	0.01	93	-0.01	0.02	18			
Commercial real estate loans	0.03	0.07	45	-0.01	0.01	15	0.07	0.01	85	0.17	0.01	97			
Construction and land development	0	0	36	0.01	-0.01	78	0.46	-0.02	97	0.09	-0.04	89			
1-4 family	0	0	17	0	0	25	0.24	0	99	0.16	0	97			
Other	0	0	57	0.01	-0.01	82	0.23	-0.02	97	-0.07	-0.04	19			
Multifamily	0	0	58	0	0	82	0	0	50	0	0	53			
Nonfarm nonresidential	0.04	0.11	44	-0.01	0.02	12	0.02	0.02	64	0.19	0.02	95			
Owner-occupied	0.02	0.02	71	0.02	0.01	83	0.01	0.01	81	0.01	0.01	70			
Other	0.02	0.08	43	-0.04	0.01	2	0	0.01	63	0.18	0.01	96			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	49	0	0	50			
Commercial and industrial loans	0.11	0.47	21	1.12	0.37	91	1.08	0.18	94	0.40	0.18	79			
Loans to individuals	0.49	1.13	28	0.57	1.17	30	0.74	0.71	66	0.82	0.78	69			
Credit card loans	2.73	2.92	41	0	3.11	7	0	1.65	21	0.66	1.60	33			
Agricultural loans	0	0.19	35	0	0.08	37	0	0.03	43	0	0.06	41			
Loans to foreign governments and institutions	0	0	50	0	0	50									
Other loans and leases	1.06	0.15	93	0.38	0.15	83	0.01	0.28	51	0	0.27	29			

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	28,152	32,683	12,507	8,821	
90+ days past due loans and leases	16,694	16,150	835	493	
Nonaccrual loans and leases	41,908	22,922	30,055	41,793	
Total past due and nonaccrual loans and leases	86,754	71,755	43,397	51,107	
Restructured 30-89 days past due					
Restructured 30-89 days past due	360	762	2,171	1,287	
Restructured 90+ days past due	0	0	0	356	
Restructured nonaccrual	4,602	5,896	10,211	9,627	
Total restructured loans and leases	4,962	6,658	12,382	11,270	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	15,539	14,281	14,953	20,061	
Other real estate owned	3,061	2,605	2,668	2,503	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.31	0.39	48	0.38	0.43	53	0.25	0.32	48	0.18	0.32	32			
90+ days past due loans and leases	0.18	0.12	77	0.19	0.15	73	0.02	0.03	57	0.01	0.04	46			
Nonaccrual loans and leases	0.45	0.66	38	0.27	0.51	22	0.61	0.49	68	0.86	0.46	88			
90+ days past due and nonaccrual loans and leases	0.64	0.85	39	0.46	0.71	33	0.63	0.54	65	0.87	0.55	82			
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	51	0.01	0.01	60	0.04	0.01	92	0.03	0.01	85			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0	43	0.01	0	91			
Nonaccrual restructured	0.05	0.13	31	0.07	0.14	39	0.21	0.10	81	0.20	0.10	79			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.31	0.40	48	0.38	0.43	53	0.25	0.32	48	0.18	0.32	32			
90+ days past due assets	0.18	0.12	77	0.19	0.15	73	0.02	0.03	57	0.01	0.04	46			
Nonaccrual assets	0.45	0.67	38	0.27	0.53	22	0.61	0.49	67	0.86	0.47	87			
30+ days past due and nonaccrual assets	0.94	1.29	41	0.84	1.19	39	0.88	0.88	58	1.05	0.89	69			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.41	0.52	41	0.32	0.44	39	0.43	0.39	60	0.60	0.40	79			
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.55	41	0.34	0.48	38	0.46	0.45	56	0.64	0.48	75			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.42	0.60	33	0.33	0.53	26	0.69	0.59	64	0.94	0.63	79			
Allowance for loan and lease losses	26.60	66.66	13	85.27	115.41	40	126.07	95.97	72	162.57	100.14	81			
Equity capital + allowance for loan and lease losses	3.01	4.97	28	2.14	4.28	24	5.79	5.09	66	8.63	5.57	80			
Tier 1 capital + allowance for loan and lease losses	4.02	6.05	29	2.91	5.65	21	6.56	5.65	65	10.02	6.11	81			
Loans and leases + other real estate owned	0.66	0.97	31	0.47	0.85	21	1.01	0.82	70	1.36	0.86	82			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.25	0.39	42	0.26	0.38	41	0.25	0.29	56	0.21	0.29	39			
90+ days past due	0.03	0.16	56	0.02	0.16	45	0.02	0.03	62	0.01	0.05	54			
Nonaccrual	0.58	0.76	42	0.25	0.46	29	0.43	0.48	53	0.51	0.43	66			
Commercial and industrial															
30–89 days past due	0.07	0.23	20	0.32	0.31	63	0.23	0.23	63	0.05	0.27	25			
90+ days past due	0.17	0.03	93	0.16	0.05	85	0.01	0.02	74	0	0.01	32			
Nonaccrual	0.16	0.75	14	0.49	0.83	34	1.45	0.61	82	2.42	0.60	93			
Individuals															
30–89 days past due	2.28	0.83	94	3.01	0.83	96	0.17	0.68	29	0.34	0.69	38			
90+ days past due	3.24	0.14	99	3.35	0.17	99	0.06	0.03	80	0.06	0.03	79			
Nonaccrual	0.01	0.28	24	0	0.17	11	0.09	0.15	51	0.01	0.21	30			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0	0.17	28	0	0.24	26	0	0.11	34	0	0.15	35			
90+ days past due	0	0	44	0	0	42	0	0.01	44	0	0	45			
Nonaccrual	0	0.49	24	0	0.67	22	0	0.46	31	0	0.31	31			
Foreign governments															
30–89 days past due	0	0	50	0	0.07	47									
90+ days past due	0	0	50	0	0	50									
Nonaccrual	0	0.09	46	0	0.03	44									
Other loans and leases															
30–89 days past due	0.86	0.18	91	0	0.20	14	2.29	0.18	95	0	0.12	27			
90+ days past due	0	0.01	75	0	0.01	30	0	0	41	0	0	44			
Nonaccrual	0	0.15	19	0	0.13	15	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.34	0.65	26	0.45	0.67	37	0.41	0.52	55	0.47	0.56	52			
	90+ days past due	0.07	0.33	59	0.02	0.31	45	0.06	0.04	74	0.04	0.06	65			
	Nonaccrual	0.32	0.89	17	0.32	0.73	23	0.54	0.61	50	0.80	0.65	71			
Revolving	30-89 days past due	0.21	0.48	28	0.31	0.45	34	0.40	0.36	62	0.26	0.29	54			
	90+ days past due	0	0.03	30	0.03	0.05	65	0	0.02	37	0.01	0.02	73			
	Nonaccrual	0.36	1.13	27	0.30	1	24	0.52	0.35	73	0.58	0.42	71			
Closed-end	30-89 days past due	0.36	0.65	32	0.48	0.70	41	0.41	0.54	53	0.56	0.63	56			
	90+ days past due	0.08	0.38	60	0.02	0.35	47	0.08	0.05	76	0.05	0.06	67			
	Nonaccrual	0.31	0.87	20	0.33	0.70	28	0.55	0.64	49	0.88	0.68	71			
Junior lien	30-89 days past due	0.02	0.02	63	0.01	0.02	47	0.01	0.02	55	0.10	0.03	88			
	90+ days past due	0	0	32	0	0	29	0	0	38	0	0	81			
	Nonaccrual	0.04	0.04	56	0.03	0.04	47	0.06	0.03	79	0.26	0.04	95			
Commercial real estate	30-89 days past due	0.22	0.26	59	0.16	0.18	55	0.13	0.16	54	0.11	0.15	51			
	90+ days past due	0.02	0.02	73	0.02	0.03	64	0	0.02	31	0	0.02	31			
	Nonaccrual	0.70	0.62	62	0.21	0.23	56	0.39	0.41	62	0.41	0.33	66			
Construction and development	30-89 days past due	0.05	0.28	37	0.01	0.28	25	0.05	0.17	53	0	0.18	20			
	90+ days past due	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42			
	Nonaccrual	0	0.41	11	0	0.20	12	0.87	0.18	91	0.67	0.21	84			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0.05	0.07	70	0	0.05	33			
	90+ days past due	0	0	42	0	0	41	0	0	48	0	0	46			
	Nonaccrual	0	0.03	27	0	0.02	30	0.38	0.04	92	0.67	0.04	94			
Other	30-89 days past due	0.05	0.22	49	0.01	0.20	31	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	40	0	0.01	35	0	0	45	0	0.01	44			
	Nonaccrual	0	0.35	12	0	0.17	14	0.49	0.10	87	0	0.12	25			
Multifamily	30-89 days past due	0.26	0.09	82	0.18	0.08	85	0.21	0.03	90	0	0.04	35			
	90+ days past due	0	0	45	0.14	0	95	0	0	46	0	0	45			
	Nonaccrual	2.43	0.11	99	0	0.05	45	0.02	0.04	71	0.18	0.05	85			
Nonfarm non-residential	30-89 days past due	0.25	0.23	64	0.19	0.14	71	0.13	0.17	61	0.13	0.14	58			
	90+ days past due	0.03	0.02	76	0	0.03	22	0	0.02	34	0	0.02	33			
	Nonaccrual	0.63	0.80	49	0.29	0.28	59	0.34	0.52	54	0.39	0.40	58			
Owner Occupied	30-89 days past due	0.12	0.07	75	0.05	0.07	47	0.06	0.08	62	0.13	0.06	79			
	90+ days past due	0.03	0	88	0	0.01	26	0	0	38	0	0.01	35			
	Nonaccrual	0.16	0.27	35	0.24	0.16	69	0.20	0.20	61	0.16	0.16	54			
Other	30-89 days past due	0.13	0.14	64	0.14	0.07	80	0.08	0.07	73	0	0.06	38			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39			
	Nonaccrual	0.47	0.44	59	0.05	0.10	45	0.14	0.22	62	0.23	0.16	70			
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	4	0.09	97	0	0.10	34			
	90+ days past due	0	0	45	0	0.01	42	0	0	46	0	0	45			
	Nonaccrual	0	1.13	19	0	0.84	19	0	0.49	27	0	0.44	28			
Credit card	30-89 days past due	2.39	0.95	90	1.29	1.19	54	0.93	1.03	64	0.90	0.83	58			
	90+ days past due	0	0.63	13	0.14	0.78	29	0	0.26	36	0	0.22	36			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.07	42	0	0.08	42			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	758,306	909,429	45,283	62,940	
Retained earnings	1,000,190	917,377	791,031	669,557	
Accumulated other comprehensive income (AOCI)	56,007	23,501	-15,394	-8,152	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,814,503	1,850,307	820,920	724,345	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	537,345	546,743	180,580	179,516	
Accumulated other comprehensive income-related adjustments	56,008	23,502	-15,394	-8,153	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	1,221,150	1,280,062	655,734	552,982	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,221,150	1,280,062	655,734	552,982	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	65,000	65,000	65,000	65,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	65,000	65,000	65,000	65,000	
Less: Additional tier 1 capital deductions	0	0	0	38	
Additional tier 1 capital	65,000	65,000	65,000	64,962	
Tier 1 Capital	1,286,150	1,345,062	720,734	617,944	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	129,630	49,605	40,293	41,431	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	129,630	49,605	40,293	41,431	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	129,630	49,605	40,293	41,431	
Exited advanced approach tier 2 capital					
Total capital	1,415,780	1,394,667	761,027	659,375	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	13,712,367	12,195,619	7,134,202	6,930,527	
Less: Deductions from common equity tier 1 capital	537,346	546,743	180,580	179,516	
Less: Other deductions	-4,787	-3,317	835	0	
Total assets for leverage ratio	13,179,808	11,652,193	6,952,787	6,751,011	
Total risk-weighted assets	10,291,942	10,121,624	5,987,244	5,777,434	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	11.87	12.35	46	12.65	12.11	68	10.95	12.37	29	9.57	11.95	14			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0	50	0	0	50			
Tier 1 capital, column A	12.50	13.08	48	13.29	12.78	67	12.04	13.03	39	10.70	12.68	17			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50			
Total capital, column A	13.76	15.23	25	13.78	14.36	50	12.71	14.48	21	11.41	14.15	6			
Total capital, column B	0	0.39	46	0	0.38	46	0	0	50	0	0	50			
Tier 1 leverage	9.76	9.13	74	11.54	9.76	86	10.37	10.37	55	9.15	10.04	29			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41										

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	3	0	0	0			
Other insurance activities income	3	0	0	0			
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	32,051	30,293	6,687	102,957		5.80	-64.79

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			33.33			25				
Separate account assets (L/H) / Total life assets		11.24			7.26			0			0				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	24	0	0.47	11	0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue	0	2.84	40		7.32			0			0.01				
Credit related premium income / Total premium income		38.23			34.91			50			60				
Other premium income / Total premium income		61.77			65.09			50			40				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			116.87			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	2.12	11.03	17	2.18	11.51	18	0.88	13.70	12	15.63	14.86	53			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	0	49	0	0	49			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	6,771	7,138	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	6,771	7,138	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Interest-bearing bank balances	501	2,001	0	0	
Total selected foreign assets	7,272	9,139	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31		0			0				
Cost: Interest-bearing deposits		0.42			1.19			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03										
Commercial and industrial loans		0.64			0.29			3.83			4.38				
Foreign governments and institutions	0	0	50	0	0	50									
Growth Rates															
Net loans and leases	-5.14	-2.40	48		22.48			-27.26			22.03				
Total selected assets	-20.43	2.04	20		12.40			5.03			-5.54				
Deposits		3.46			10.36			-2.42			-22.72				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30-89 days past due securitized assets.....	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets.....	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	201,439	237,777	23,841	23,417		-15.28	530.28
Dividends	201,083	232,000	22,000	20,000		-13.33	570.28
Interest	356	5,589	1,591	3,167		-93.63	-80.00
Management and service fees	0	188	250	250		-100.00	-100.00
Other income	0	0	0	0			
Income from nonbank subsidiaries	7,679	8,030	1,574	1,066		-4.37	533.06
Dividends	7,679	8,030	1,574	1,066		-4.37	533.06
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	209,118	245,807	25,415	24,483		-14.93	530.39
Securities gains (losses)	0	0	0	0			
Other operating income	0	190	4,214	278		-100.00	
Total operating income	209,118	245,997	29,629	24,761		-14.99	530.39
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	4,998	4,717	4,717	7,228		5.96	32.71
Other expenses	4,303	3,032	2,818	2,936		41.92	170.46
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	9,301	7,749	7,535	10,164		20.03	73.62
Income (loss) before taxes	198,200	241,894	37,913	14,597		-18.06	612.54
Applicable income taxes (credit)	-920	1,065	796	-991			
Extraordinary items				0			
Income before undistributed income of subsidiaries	199,120	240,829	37,117	15,588		-17.32	587.07
Equity in undistributed income of subsidiaries	-84,346	-92,020	97,626	34,656			
Bank subsidiaries	-82,846	-90,214	93,862	31,195			
Nonbank subsidiaries	-1,500	-1,806	3,764	3,461			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	114,774	148,809	134,743	50,244		-22.87	114.40
Memoranda							
Bank net income	118,237	141,786	115,862	51,195		-16.61	116.77
Nonbank net income	6,179	6,224	5,338	4,527		-0.72	406.48
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,829,289	86.51	1,909,768	94.48	887,476	89.91	801,623		-4.21	174.52
Common and preferred stock	1,828,968	86.49	1,909,676	94.48	886,527	89.82	799,928		-4.23	174.58
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	321	0.02	92	0	949	0.10	1,695		248.91	18.45
Investment in nonbank subsidiaries	35,692	1.69	36,109	1.79	37,916	3.84	34,151		-1.15	1003.99
Common and preferred stock	33,858	1.60	34,275	1.70	36,082	3.66	32,317		-1.22	2320.16
Excess cost over fair value	1,834	0.09	1,834	0.09	1,834	0.19	1,834		0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	244,925	11.58	71,430	3.53	30,581	3.10	37,344		242.89	825.75
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			-100.00
Other assets	4,728	0.22	4,041	0.20	31,050	3.15	17,465		17.00	-11.84
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	2,114,634	100.00	2,021,348	100.00	987,023	100.00	890,583		4.62	200.69
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	246,617	11.66	98,605	4.88	98,388	9.97	98,171		150.11	
Subordinated notes and debentures	0	0	0	0	0	0	0			-100.00
Other liabilities	9,280	0.44	5,426	0.27	704	0.07	1,056		71.03	1106.76
Balance due to subsidiaries and related institutions	67,011	3.17	67,011	3.32	67,011	6.79	67,011		0.00	0.00
Total liabilities	322,908	15.27	171,042	8.46	166,103	16.83	166,238		88.79	163.00
Equity Capital	1,791,726	84.73	1,850,306	91.54	820,920	83.17	724,345		-3.17	208.67
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	576	0.03	575	0.03	569	0.06	563		0.17	2.86
Common surplus	1,053,022	49.80	1,049,064	51.90	349,810	35.44	336,271		0.38	310.64
Retained earnings	977,414	46.22	917,377	45.38	791,031	80.14	669,557		6.54	71.29
Accumulated other comprehensive income	56,007	2.65	23,501	1.16	-15,394	-1.56	-8,152		138.32	7946.98
Other equity capital components	-295,293	-13.96	-140,211	-6.94	-305,096	-30.91	-273,894			
Total liabilities and equity capital	2,114,634	100.00	2,021,348	100.00	987,023	100.00	890,583		4.62	200.69
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	67,011	3.17	67,011	3.32	67,011	6.79	67,011		0.00	0.00
Notes payable to subsidiaries that issued TPS	65,000	3.07	65,000	3.22	65,000	6.59	65,000		0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	6.25	7.29	32	8.92	9.68	39	17.63	11.03	93	6.92	8.67	26			
Bank net income / Average equity investment in banks	6.26	7.45	33	8.64	10.51	30	13.85	11.56	75	6.43	9.11	17			
Nonbank net income / Average equity investment in nonbanks	18.13	9.75	78	17.85	7.89	79	15.06	10.83	69	14.43	9.81	75			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			9.40			8.81				
Bank net income / Parent net income	103.02	88.16	50	95.28	82.22	29	85.99	104.73	5	101.89	104.64	34			
Nonbank net income / Parent net income	5.38	3.59	78	4.18	5.93	71	3.96	0.99	84	9.01	1.13	94			
Subsidiary holding companies' net income / Parent net income		68.34			74			90.39			90.33				
Leverage															
Total liabilities / Equity capital	18.02	20.06	68	9.24	20.43	41	20.23	9.50	83	22.95	11.14	83			
Total debt / Equity capital	13.76	14.41	65	5.33	14.31	42	11.99	3.94	81	13.55	4.62	81			
Total debt + notes payable to subs that issued TPS / Equity capital	17.39	16.67	68	8.84	16.36	47	19.90	7.93	87	22.53	9.36	89			
Total debt + Loans guaranteed for affiliate / Equity capital	13.76	14.68	65	5.33	14.56	42	11.99	3.98	81	13.55	4.64	81			
Total debt / Equity capital – excess over fair value	13.78	14.52	65	5.33	14.51	42	12.01	3.94	81	13.59	4.62	81			
Long-term debt / Equity capital	13.76	13.56	66	5.33	13.04	43	11.99	3.76	82	13.55	4.39	83			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0.10	0.08	83	0.10	0.12	81	0.22	0	95	0.25	0	95			
Long-term debt / Consolidated long-term debt	78.63	34.67	89	40.28	28.44	61	43.14	15.49	81	50.70	17.83	82			
Double Leverage															
Equity investment in subs / Equity capital	104.07	102.81	61	105.16	103.22	62	112.61	104.10	80	115.15	105.17	81			
Total investment in subs / Equity capital	104.09	110.16	45	105.17	111.07	48	112.73	104.38	80	115.38	105.55	81			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.64	0.47	60	0.64	0.36	65	0.77	0.36	70	2.18	0.56	91			
Equity investment in subs – equity cap / Net income-div (X)	0.81	1.82	31	0.76	1.22	41	0.85	1.18	47	2.69	1.91	78			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	623.81	136.59	99	810.71	177.68	98	138.73	113.37	71	131.46	96.31	78			
Cash from ops + noncash items + op expense / Op expense + dividend	633.12	147.24	99	842.32	190.27	98	210.03	123.74	86	145.63	100.80	81			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	615.28	134.08	96	235.21	116.34	95	67.46	108.88	16	11.95	101.42	8			
Pretax operating income + interest expense / Interest expense	4,065.59	2,016.32	85	5,228.13	1,968.54	85	903.75	1,631.73	62	301.95	1,955.22	36			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,036.73	1,539.23	83	3,329.99	1,632.83	85	620.07	1,015.91	52	259.22	1,082.59	31			
Dividends + interest from subsidiaries / Interest expense + dividends	712.08	150.43	97	903.68	210.80	97	140.07	140.89	61	145.52	107.07	77			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	6.20	16.52	62	8.87	3.76	86	8.51	6.15	80			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	2.64	28	0	1.59	31	0	1.68	30			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0			0				
Nonaccrual		1.03			0.54			0.70			0.46				
Total		1.13			0.58			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.24	2.66	59	0.29	5.62	56	0.53	0.14	82	0.50	0.15	82			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0	49	0	0	49			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	12.24	81.10	5	9.33	57.84	6	35.70	87.25	19	60.46	100.86	25			
Dividends declared / Net income	21.23	42.29	22	15.10	33.08	17	9.83	24.10	28	18.76	32.32	31			
Net income – dividends / Average equity.....	4.92	4.14	59	7.57	6.46	65	15.90	8.12	94	5.63	5.74	46			
Percent of Dividends Paid															
Dividends from bank subsidiaries	825.16	132.17	98	1,032.81	178.13	96	166.05	131.90	69	212.20	106.72	88			
Dividends from nonbank subsidiaries	31.51	3.41	91	35.75	7.53	90	11.88	2.83	84	11.31	2.37	85			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	0	48	0	0	48			
Dividends from all subsidiaries	856.67	174.85	98	1,068.56	260.40	95	177.93	144.51	70	223.51	114.69	87			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	170.07	60.28	98	163.63	66.55	97	18.99	33.37	35	39.07	35.18	51			
Interest income from bank subsidiaries.....	0.30	0.36	70	3.94	0.54	92	1.37	0.11	95	6.19	0.14	97			
Management and service fees from bank subsidiaries	0	1.47	37	0.13	1.55	73	0.22	0.32	88	0.49	0.94	83			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	170.37	62.88	97	167.70	69.36	97	20.58	35.67	33	45.74	41.35	55			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	124.28	56.39	83	129.02	82.95	80	29.49	80.47	28	23.55	129.02	30			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries	124.28	79.84	76	129.02	150.41	65	29.49	96.62	25	23.55	153.75	28			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			43.51			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.15			0				
Operating income from subsidiary holding companies.....		55.20			76.49			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.16	69.76	57	94.31	67.32	56	74.25	72.95	26	80.77	67.33	36			
Interest income from bank subsidiaries.....	0.17	0.63	64	2.27	0.80	82	5.37	0.55	91	12.79	1.07	92			
Management and service fees from bank subsidiaries	0	1.87	37	0.08	1.81	73	0.84	0.59	89	1.01	2.14	83			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	96.33	82.20	42	96.66	78.80	42	80.47	89.39	21	94.57	79.76	39			
Dividends from nonbank subsidiaries	3.67	1.95	80	3.26	2.65	77	5.31	2.65	80	4.31	1.78	82			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	3.67	4.70	73	3.26	7.29	69	5.31	3.33	78	4.31	3.09	80			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	0	48	0	0	48			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			854.19			886.47				
Loans and advances from subsidiaries / Total debt	27.17	27.08	59	67.96	28.33	79	68.11	81.26	64	68.26	74.60	61			